

**Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector: January 2007**
*(Rs million)*

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>2,118.0</b>	<b>4,092.4</b>	<b>2.0</b>	<b>9.8</b>	<b>881.7</b>	<b>219.3</b>	<b>7,323.2</b>
- of which							
Sugar Industry - Estates	1,135.9	2,920.8	0.0	0.0	547.6	116.3	4,720.6
Sugar Industry - Others	308.8	281.0	0.1	0.0	62.6	8.2	660.7
Agricultural Development Certificate Holders	7.1	9.5	1.5	6.2	0.0	0.0	24.2
Agro-based Industrial Certificate Holders	2.7	8.2	0.0	0.0	5.4	0.0	16.2
Sugarcane Planters	274.7	415.0	0.0	0.0	0.0	14.3	704.0
Other Plantation	30.9	20.8	0.2	0.0	0.0	0.0	51.8
Animal Breeding	246.0	302.0	0.2	0.0	15.9	80.4	644.4
Fishing	45.3	35.5	0.0	1.3	0.0	0.0	82.2
Other	66.7	99.7	0.1	2.3	250.3	0.0	419.1
<b>Manufacturing</b>	<b>6,301.2</b>	<b>4,756.5</b>	<b>18.2</b>	<b>876.1</b>	<b>2,365.3</b>	<b>924.3</b>	<b>15,241.6</b>
- of which							
Export Enterprise Certificate Holders	2,272.3	1,512.4	6.8	233.4	1,611.5	879.7	6,516.1
Export Service Certificate Holders	81.7	205.5	0.0	1.7	2.8	0.0	291.7
Pioneer Status Certificate Holders	69.7	46.1	0.0	2.0	82.0	22.2	221.9
Small and Medium Enterprise Certificate Holders	56.9	35.4	0.1	11.3	0.0	0.0	103.7
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	311.0	68.9	0.6	23.5	0.8	0.0	404.8
Printing & Publishing	292.6	431.5	0.0	39.1	50.2	0.0	813.4
Steel/Metal Products	206.1	198.4	0.0	64.4	7.8	0.0	476.8
Food & Beverages	1,387.1	957.9	0.0	234.3	291.9	0.0	2,871.2
Plastic Products	71.6	119.2	0.0	14.5	4.9	0.0	210.2
Pharmaceuticals & Health Care	45.9	48.1	0.0	4.7	19.5	0.0	118.1
Jewellery & Precision Engineering	68.4	44.3	0.0	14.0	22.3	0.0	149.0
Electronics	57.2	17.3	0.0	29.5	3.7	0.0	107.7
Leather Products & Footwear	23.6	25.4	0.0	3.1	0.0	0.0	52.1
Paints	85.1	93.0	0.0	0.0	30.2	0.0	208.3
Cement	47.2	0.0	0.0	0.0	0.1	21.9	69.3
Other	1,224.8	953.2	10.7	200.9	237.4	0.4	2,627.3
<b>Tourism</b>	<b>2,389.1</b>	<b>11,618.3</b>	<b>0.0</b>	<b>0.4</b>	<b>3,020.2</b>	<b>834.5</b>	<b>17,862.6</b>
- of which							
Hotels	1,089.4	5,522.4	0.0	0.0	1,809.2	259.1	8,680.1
Tour Operators & Travel Agents	160.2	293.9	0.0	0.0	58.8	0.0	512.8
Hotel Development Certificate Holders	1.1	674.7	0.0	0.0	112.0	0.0	787.8
Hotel Management Service Certificate Holders	745.6	4,563.9	0.0	0.0	1,024.6	563.9	6,898.0
Restaurants	31.5	193.0	0.0	0.4	0.0	0.0	224.9
Duty-Free Shops	1.2	6.2	0.0	0.0	0.0	0.0	7.4
Other	360.2	364.3	0.0	0.0	15.6	11.5	751.6
<b>Transport</b>	<b>448.0</b>	<b>763.3</b>	<b>0.0</b>	<b>18.0</b>	<b>683.8</b>	<b>64.1</b>	<b>1,977.1</b>
- of which							
Airlines	2.8	3.9	0.0	0.0	122.0	0.0	128.7
Buses, Lorries, Trucks & Cars	146.9	359.9	0.0	18.0	7.9	0.0	532.6
Shipping & Freight Forwarders	259.7	303.8	0.0	0.0	553.8	64.1	1,181.4
Other	38.6	95.7	0.0	0.0	0.1	0.0	134.4
<b>Construction</b>	<b>2,135.0</b>	<b>18,306.8</b>	<b>54.4</b>	<b>16.2</b>	<b>503.1</b>	<b>26.3</b>	<b>21,041.9</b>
- of which							
Building & Housing Contractors	982.0	346.2	46.8	12.0	258.6	0.0	1,645.7
Property Development - Commercial	234.0	1,226.2	0.0	0.0	76.8	26.3	1,563.3
Property Development - Residential	109.2	365.4	0.0	0.0	27.5	0.0	502.1
Property Development - Land Parcelling	15.7	99.4	0.0	0.0	0.0	0.0	115.1
Housing	57.7	14,056.4	7.6	0.0	6.8	0.0	14,128.5
Housing - Staff	1.4	1,010.9	0.0	0.0	0.0	0.0	1,012.3
Housing Development Certificate Holders	0.0	8.7	0.0	0.0	0.0	0.0	8.7
Industrial Building Enterprise Certificate Holders	112.3	157.4	0.0	0.0	9.7	0.0	279.4
Building Supplies & Materials	0.4	45.3	0.0	0.0	0.0	0.0	45.7
Stone Crushing and Concrete Products	234.8	575.7	0.0	2.2	0.6	0.0	813.3
Other	387.6	415.2	0.0	2.0	123.1	0.0	927.8

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Traders</b>	<b>8,158.0</b>	<b>9,405.0</b>	<b>65.1</b>	<b>1,829.3</b>	<b>1,075.7</b>	<b>0.0</b>	<b>20,533.1</b>
- of which							
Marketing Companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wholesalers	2,154.9	2,607.8	60.7	547.5	279.7	0.0	5,650.6
Retailers - Hypermarkets	3.4	307.1	0.0	0.0	0.0	0.0	310.5
Retailers - Supermarkets	97.9	725.8	0.0	7.0	0.0	0.0	830.6
Retailers - Shops & Snacks	97.2	57.0	0.2	5.5	5.1	0.0	164.9
Retailers - Pharmaceuticals and Chemists	106.7	74.6	0.0	53.4	0.0	0.0	234.7
Retailers - Others	1,422.9	1,151.3	0.1	156.7	41.5	0.0	2,772.4
Automobile Dealers & Garages	809.8	481.3	0.0	319.7	184.9	0.0	1,795.7
Petroleum and Energy Products	106.7	304.0	0.0	0.0	264.4	0.0	675.1
Tyre Dealers and Suppliers	1.5	3.4	0.0	0.0	0.0	0.0	4.8
Other	3,357.0	3,692.8	4.1	739.5	300.1	0.0	8,093.5
<b>Information Communication and Technology</b>	<b>191.7</b>	<b>307.5</b>	<b>0.0</b>	<b>1.4</b>	<b>62.5</b>	<b>0.0</b>	<b>563.1</b>
- of which							
Telecommunications	62.5	96.3	0.0	0.0	46.0	0.0	204.8
Internet	42.7	121.9	0.0	0.0	0.0	0.0	164.6
E-Commerce	1.0	2.5	0.0	0.0	1.3	0.0	4.8
Information Technology - Hardware	53.7	9.1	0.0	0.8	0.0	0.0	63.7
Information Technology - Software	14.2	57.0	0.0	0.0	15.2	0.0	86.5
Personal Computers	5.5	1.2	0.0	0.0	0.0	0.0	6.7
Other	12.0	19.4	0.0	0.6	0.0	0.0	32.1
<b>Financial and Business Services</b>	<b>2,417.8</b>	<b>8,411.0</b>	<b>0.0</b>	<b>2.6</b>	<b>1,823.3</b>	<b>4,059.4</b>	<b>16,714.1</b>
- of which							
Stockbrokers & Stockbroking Companies	1.6	1.2	0.0	0.0	0.0	9.8	12.6
Insurance Companies	233.1	59.2	0.0	0.0	10.6	0.0	302.9
Nonbank Deposit-Taking Institutions	571.4	3,590.4	0.0	0.0	0.0	427.1	4,588.9
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	122.0	236.8	0.0	0.0	0.0	0.0	358.8
Investment Companies	62.7	429.7	0.0	0.0	282.2	25.2	799.8
Public Financial Corporations	0.0	2,056.8	0.0	0.0	72.8	209.1	2,338.8
Other	1,427.0	2,036.8	0.0	2.6	1,457.6	3,381.8	8,305.8
<b>Infrastructure</b>	<b>47.1</b>	<b>3,097.6</b>	<b>0.0</b>	<b>10.4</b>	<b>145.8</b>	<b>421.4</b>	<b>3,722.3</b>
- of which							
Airport Development	0.0	1.5	0.0	0.0	0.0	0.0	1.5
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	13.2	3,068.8	0.0	10.4	145.8	421.4	3,659.5
Water Development	8.1	3.6	0.0	0.0	0.0	0.0	11.7
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	25.8	23.8	0.0	0.0	0.0	0.0	49.6
<b>State and Local Government</b>	<b>0.1</b>	<b>138.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>138.5</b>
<b>Public Nonfinancial Corporations</b>	<b>1,013.0</b>	<b>2,895.2</b>	<b>0.0</b>	<b>0.0</b>	<b>2,410.1</b>	<b>2,064.8</b>	<b>8,383.1</b>
<b>Regional Development Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Regional Headquarters Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Freeport Enterprise Certificate Holders</b>	<b>40.7</b>	<b>53.6</b>	<b>0.0</b>	<b>16.0</b>	<b>242.8</b>	<b>0.0</b>	<b>353.2</b>
<b>Health Development Certificate Holders</b>	<b>4.9</b>	<b>50.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>55.9</b>
<b>Modernisation &amp; Expansion Enterprise Cert. Holders</b>	<b>0.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.2</b>
<b>Personal <sup>1</sup></b>	<b>2,757.3</b>	<b>8,140.3</b>	<b>924.0</b>	<b>30.5</b>	<b>391.8</b>	<b>0.0</b>	<b>12,244.0</b>
<b>Professional <sup>2</sup></b>	<b>303.9</b>	<b>245.0</b>	<b>0.0</b>	<b>44.7</b>	<b>5.9</b>	<b>0.0</b>	<b>599.6</b>
<b>Education</b>	<b>34.2</b>	<b>318.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>111.4</b>	<b>464.1</b>
<b>Human Resource Development Certificate Holders</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>
<b>Media, Entertainment and Recreational Activities</b>	<b>85.1</b>	<b>157.7</b>	<b>0.0</b>	<b>12.7</b>	<b>0.0</b>	<b>0.0</b>	<b>255.6</b>
<b>Other</b>	<b>1,437.1</b>	<b>1,412.1</b>	<b>9.1</b>	<b>25.4</b>	<b>1,013.2</b>	<b>47.5</b>	<b>3,944.5</b>
<b>TOTAL</b>	<b>29,882.6</b>	<b>74,170.3</b>	<b>1,073.0</b>	<b>2,893.6</b>	<b>14,625.3</b>	<b>8,773.0</b>	<b>131,417.7</b>

<sup>1</sup> Refers to individuals on payrolls.

Figures may not add up to totals due to rounding.

<sup>2</sup> Refers to facilities granted to professional bodies or individuals for the purpose of carrying out day-to-day business.

Claims on Global Business Licence Holders amounted to Rs7,363.5 million at the end of January 2007.